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Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Kenneth Sr., Caselberry Caselberry, Nancy D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE aka NANCY D. TOPPS CASELLBERRY Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9936 (if more than one, state all): 7140 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1507 Yorkshire Ct. 1507 Yorkshire Ct. Joliet IL Joliet IL. ZIPCODE ZIPCODE **60431** 60431 County of Residence or of the County of Residence or of the Principal Place of Business: KENDALL Principal Place of Business: KENDALL Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$100,001 to \$0 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 billion \$1 billion million million million million million

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Voluntary Petition	Name of Debtor(s): Caselberry Kenneth Sr.	and			
(This page must be completed and filed in every case) Nancy D. Caselberry					
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach additional s	sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, attac	ch additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE	Dic II	7.1			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) Exhibit A is attached and made a part of this petition	(To be completed if de whose debts are primar I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have d required by 11 U.S.C. §342(b). X /s/ CHARLES A. JOHNSON	regoing petition, declare that I by proceed under chapter 7, 11, 12 explained the relief available under lelivered to the debtor the notice			
	Signature of Attorney for Debtor(s)	Date			
Does the debtor own or have possession of any property that poses or is alleg or safety? Yes, and exhibit C is attached and made a part of this petition. No	ged to pose a threat of imminent and identifiable hat	rm to public health			
(To be completed by every individual debtor. If a joint petition is filed, each		it D.)			
 Exhibit D completed and signed by the debtor is attached and made p If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a 	•				
	Regarding the Debtor - Venue				
 □ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days th □ There is a bankruptcy case concerning debtor's affiliate, general partner, □ Debtor is a debtor in a foreign proceeding and has its principal place of both processing and processing and processing processing and processing processing and place of both processing proce	iness, or principal assets in this District for 180 day nan in any other District. or partnership pending in this District. pusiness or principal assets in the United States in the	his District, or has no			
principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in		rt] in this District, or			
	Resides as a Tenant of Residential Property				
Landlord has a judgment against the debtor for possession of debto	upplicable boxes.) or's residence. (If box checked, complete the following	ing.)			
	(Name of landlord that obtained judgme	ent)			
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession	-				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
☐ Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(l)).				

Official Form 1 (1/08) Docum	Name of Debtor(s): Page 3 of 49 FORM B1, Page
Voluntary Petition (This page must be completed and filed in every case)	Caselberry Kenneth Sr. and
(This page must be completed und field in every ease)	Nancy D. Caselberry Signatures
C: (() (D) (() (D)) W ()	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this	Signature of a Foreign Representative
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Caselberry Kenneth Sr.	- x
X /s/ Nancy D. Caselberry Signature of Joint Debtor	(Signature of Foreign Representative)
ogman co.som stool	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	01/28/2009
01/28/2009	(Date)
Date Signature of Attorney*	
	Signature of Non-Attorney Bankruptcy Petition Preparer
X /s/ CHARLES A. JOHNSON Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
CHARLES A. JOHNSON 6180747	compensation and have provided the debtor with a copy of this document
Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to
CHARLES A. JOHNSON, P.C.	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the
Firm Name 684 W. BOUGHTON Address	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
BOLINGBROOK IL 60440	Printed Name and title, if any, of Bankruptcy Petition Preparer
630-759-4550	
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal,
01/28/2009 Date	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
Y	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	_
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
01/28/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Caselberry Kenneth Sr.	Case No.
	and	Chapter 7
	Nancy D. Caselberry	
	Debtor(s)	-

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Check one of the me datement solem and altaen any accumente as an exist.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 4) தெரிப்படு 02550	Doc 1	Filed 01/28/09 Document	Entered 01/28/09 15:15:41 Page 5 of 49	Desc Main
[Must be accompanied by a motion for det Incapacity. (Defi so as to be incapable of i Disability. (Defir	termination by ined in 11 U.S. realizing and m ned in 11 U.S.0 cipate in a cre	the court.] C. § 109 (h)(4) as impaired that a strength of the country of the cou	se of: [Check the applicable statement] ed by reason of mental illness or mental deficition in the respect to financial responsibilities.); ly impaired to the extent of being unable, afte erson, by telephone, or through the Internet.)	r
5. The United States trus of 11 U.S.C. § 109(h) does not apply in t		otcy administrator has dete	rmined that the credit counseling requiremen	ıt
I certify under penalty of perjui	y that the inf	ormation provided abov	e is true and correct.	
Signature of Debtor: /s/ Case 2	berry Ke	enneth Sr.	<u></u>	
Date: 01/28/2009				

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B22A (Official Form 22A) (Chapter 7) (12/08)

In re Caselbe	erry Kenneth Sr. and Nancy D. Caselberry	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this		
	Debtor(s)	☐ The presumption arises.		
	,	☐ The presumption does not arise.		
Case Number:		☐ The presumption is temporarily inapplicable.		
	(If known)	(Check the box as directed in Parts I, III, and VI of this statement.)		

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS						
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).						
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.						
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends. Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard						
	 a.						

		Part II. CALCULATION (OF MONTHLY INCO	OME FOR § 707(b)	(7) EXCLUS	ION	
		I/filing status. Check the box that applied Inmarried. Complete only Column A			nt as directed.		
	b. I I penalty living a Compl						
2	c. 🔲 f	Married, not filing jointly, without the declent A ("Debtor's Income") and Column	aration of separate househouse ("Spouse's Income") f	olds set out in Line 2.b abov or Lines 3-11.	e. Complete	both	
	d. 🛛 1 Lines :	Married, filing jointly. Complete both C 3-11.	olumn A ("Debtor's Incor	ne") and Column B ("Spo	use's Income") 1	for	
	months of mon	res must reflect average monthly income e prior to filing the bankruptcy case, endi thly income varied during the six months on the appropriate line.	ng on the last day of the mo	onth before the filing. If the a	mount	Column A Debtor's Income	Column B Spouse's Income
3	Gross	wages, salary, tips, bonuses, overtin	ne, commissions.			\$5,587.00	\$5,024.00
4	the diff farm, e	e from the operation of a business, perence in the appropriate column(s) of Leter aggregate numbers and provide detinclude any part of the business experies of the busines	ine 4. If you operate more that is also on an attachment. Do n	ot enter a number less than	n or		
	b.	Ordinary and necessary business expe	enses	\$0.00			
	C.	Business income		Subtract Line b from Line	а	\$0.00	\$0.00
5		ppropriate column(s) of Line 5. Do not e rt of the operating expenses entered Gross receipts Ordinary and necessary operating exp Rent and other real property income	on Line b as a deduction		а	\$0.00	\$0.00
6	Interes	et, dividends, and royalties.				\$0.00	\$0.00
7	Pensio	n and retirement income.				\$0.00	\$0.00
8	the de	nounts paid by another person or en btor or the debtor's dependents, incl include alimony or separate maintenanc eted.	uding child support paid	for that purpose.		\$0.00	\$0.00
9	However was a land	bloyment compensation. Enter the cr, if you contend that unemployment concenefit under the Social Security Act, do n A or B, but instead state the amount in apployment compensation claimed to be penefit under the Social Security Act	not list the amount of such	or your spouse		\$0.00	\$0.00
10	separa if Colu Do not	e from all other sources. Specify te page. Do not include alimony or mn B is completed, but include all ot include any benefits received under the crime against humanity, or as a victim of	her payments of alimony Social Security Act or paym	ayments paid by your spo or separate maintenance tents received as a victim of	ouse e.		
		and enter on Line 10				\$0.00	\$0.00
11		al of Current Monthly Income for § 7 n A, and, if Column B is completed, add				\$5,587.00	\$5,024.00
12	add Lir	Current Monthly Income for § 707(b)(ie 11, Column A to Line 11, Column B, a ted, enter the amount from Line 11, Colum	and enter the total. If Columi	•		\$10,611.00	

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$127,332.00				
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 5					
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)								
16	Enter the amount from Line 12.		\$10,611.00					
17	Marital adjustment. If you checked the box at Line 2.c, end Column B that was NOT paid on a regular basis for the house dependents. Specify in the lines below the basis for excluding spouse's tax liability or the spouse's support of persons other amount of income devoted to each purpose. If necessary, list a not check box at Line 2.c, enter zero. a. b. c.	chold expenses of the debtor or the debtor's the Column B income (such as payment of the than the debtor or the debtor's dependents) and the						
	Total and enter on Line 17							
18	Current monthly income for § 707(b)(2). Subtract Line 1	7 from Line 16 and enter the result.	\$10,611.00					

Part V. CALCULATION OF DEDUCTIONS FROM INCOME							
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
National Standards: food, clothing, and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$1,632.00			
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						
	Household members under 65 year	s of age	Но	usehold members 65 years of ac	je or older		
	a1. Allowance per member	\$0.00	a2.	Allowance per member	\$0.00		
	b1. Number of members	0	b2.	Number of members	0		
	c1. Subtotal	\$0.00	c2.	Subtotal	\$0.00	\$0.00	
20A	Local Standards: housing and utiliti IRS Housing and Utilities Standards; no (This information is available at www.us	n-mortgage expenses t	or the	applicable county and household si	ze.	\$632.00	

000	Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense		\$1,463.00	\neg		
	b.	Average Monthly Payment for any debts secured by your		* 1,100	一		
		home, if any, as stated in Line 42		\$3,276.00			
	C.	Net mortgage/rental expense		Subtract Line b from Line a.	\Box	\$0.00	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
	You a	Il Standards: transportation; vehicle operation/public transport are entitled to an expense allowance in this category regardless of what ting a vehicle and regardless of whether you use public transportation	nether you pay				
22A	expe	the the number of vehicles for which you pay the operating expenses on ses are included as a contribution to your household expenses in Li ☐ 1 ☑ 2 or more.		e operating			
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards:						
		sportation for the applicable number of vehicles in the applicable Meton. (These amounts are available at www.usdoj.gov/ust/ or from the				\$434.00	
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				\$0.00		
	of ve	Il Standards: transportation ownership/lease expense; Vehicle hicles for which you claim an ownership/lease expense. (You may nonse for more than two vehicles.)		ck the number nership/lease			
	□1	2 or more.					
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.						
	a.	IRS Transportation Standards, Ownership Costs	\$489.00				
		Average Monthly Payment for any debts secured by Vehicle 1,	¢212.00			\$277.00	
		as stated in Line 42	\$212.00	a la fuerra l'ince a		Ψ211.00	
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.						
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.						
	a.						
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	as stated in Line 42 \$0.00				
	C.	Net ownership/lease expense for Vehicle 2		Subtract Line b from Line a.		\$489.00	

	// 1 // /							
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$1,585.00						
26	Other Necessary Expenses: mandatory payroll deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$0.00						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$159.00						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.							
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.							
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.							
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.							
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service such as pagers, call waiting, caller id, special long distance, or internet service to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.								
Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32								
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32	-						
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.							
	a. Health Insurance \$343.00							
	b. Disability Insurance \$20.00							
34	c. Health Savings Account \$0.00							
	Total and enter on Line 34							
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:							
	<u>\$0.00</u>							
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$0.00						
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$0.00						
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that reasonable and necessary and not already accounted for in the IRS Standards.							

38	you ac second with d	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.									
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.										
40		Continued charitable contributions. Enter the amount that you will continue to contribute in the prim of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).									
41	Total	Additional Expense Ded	uctions under § 707(b). Enter the t	otal of Lines 34 through 4	0	\$374.00					
			Subpart C: Deductions	for Debt Payment	1						
	you ov Payme total of filing o	ent, and check whether the f all amounts scheduled as	ditor, identify the property securing the depayment includes taxes or insurance. The contractually due to each Secured Creditional by 60. If necessary, list additional en	ebt, state the Average Mor ne Average Monthly Paymotor in the 60 months follow	nthly ent is the ving the						
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?						
42	a.		Home	\$3,025.00	☐ yes ☐no						
	b.		Car	\$212.00	☐ yes ☐no						
	C.	HUSBAND 401 K	ESP 401K	\$537.00	☐ yes ☐no						
	d.	WIFE 401K	401K	\$135.00	☐ yes ☐no						
	e.		115 SAWYER, LAGRANGE, IL	\$2,837.00	☐ yes ☐no						
				Total: Add Lines a - e		\$6,746.00					
	reside you main add would	ay include in your deduction to the payments listed include any sums in defauny such amounts in the fol	ner property necessary for your support of on 1/60th of any amount (the "cure amount I in Line 42, in order to maintain possessi- ult that must be paid in order to avoid repo- lowing chart. If necessary, list additional e	the support of your depert") that you must pay the cont of the property. The cussession or foreclosure. Lentries on a separate page	ndents, creditor re amount .ist and c.						
43		Name of Creditor	Property Securing the Debt	1/60th of the Cure	Amount						
	a.			\$0.00							
	b. c.			\$0.00							
	d.			\$0.00							
	e.			\$0.00 \$0.00							
				Total: Add Lines a	- e	\$0.00					
44	as pric		rity claims. Enter the total amount alimony claims, for which you were liable tions, such as those set out in Line 28		•	\$0.00					

שבבת (כ	riiiciai	Form 22A) (Chapter 7) (12/06) - Cont.		,					
	the fo	oter 13 administrative expenses. If you are eligible to file a case ollowing chart, multiply the amount in line a by the amount in line b, and nistrative expense.							
	a.	Projected average monthly Chapter 13 plan payment.	\$0.00						
45	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	× 0.063						
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$0.00					
46	Tota	I Deductions for Debt Payment. Enter the total of Lines 42 through	igh 45.	\$6,746.00					
		Subpart D: Total Deduction	ons from Income						
47	Tota	I of all deductions allowed under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.	\$13,230.00					
		Part VI. DETERMINATION OF § 7	07(b)(2) PRESUMPTION	_					
48	Ente	r the amount from Line 18 (Current monthly income for § 707(b)(2))	\$10,611.00					
49	Ente	r the amount from Line 47 (Total of all deductions allowed under	§ 707(b)(2))	\$13,230.00					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result								
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.								
	Initia	Il presumption determination. Check the applicable box and pro	oceed as directed.						
52	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.								
		ne amount on Line 51 is at least \$6,575, but not more than \$10,95 ines 53 through 55).	Complete the remainder of Part						
53	Ente	r the amount of your total non-priority unsecured debt		\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.								
	Seco	ondary presumption determination. Check the applicable box	and proceed as directed.						
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.								
		PART VII. ADDITIONAL EX	KPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount								
56	a.		\$						
	b.		\$						
	C.		\$						

Total: Add Lines a, b, and c

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B22A (Official Form 22A) (Chapter 7) (12/08) - Cont. DOCUMENT Page 13 01 49

Part VIII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)

Date: ______ Signature: /s/ Caselberry Kenneth Sr. (Debtor)

Date: ______ Signature: /s/ Nancy D. Caselberry

(Joint Debtor, if any)

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In re Caselberry Kenneth Sr. and Nancy D. Caselberry

Debtor(s)

MEANS TEST CALCULATION - SUPPLEMENTAL PAGE

42.g. SUMMER BAY TIME SHARE 252.00/MONTH

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FORM B6A (Official Form 6A) (12/07) Doc 1 Filed 01/28/09 Entered 01/28/09 15:15:41 Desc Main Document Page 15 of 49

In re Caselberry Kenneth Sr. and Nancy D.	Caselberry	Case No	
Debtor(s)	,	(if kno	own)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Nature of Debtor's Interest in Propert		Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Fee Simple	J	\$ 345,000.00	\$ 345,000.00
Fee Simple	J	\$ 300,000.00	\$ 300,000.00
	Fee Simple	HusbandH WifeW JointJ CommunityC Fee Simple J	HusbandH WifeW JointJ CommunityC Fee Simple HusbandH WifeW JointJ CommunityC ### Additional Property of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption \$\$345,000.00\$

TOTAL \$ (Report also on Summary of Schedules.)

645,000.00

BEB (Official Form FR) ASE, 09-02550	Doc 1	Filed 01/28/09	Entered 01/28/09 15:15:41	Desc Main
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In re Caselberry Kenneth Sr. and Nancy D.	Caselberry	Case No.	
Debtor(s)		·	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	. Cash on hand.	X		5.7	6 200 00
2	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Harris Bank-Checking-\$300.00 Location: In debtor's possession	W	\$ 300.00
3	 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
2	. Household goods and furnishings, including audio, video, and computer equipment.		Projector TV 60"-\$850.00, Family room set-\$750.00, Love seat & sofa set-\$400.00, Stove-\$325.00, Stove Top-\$300.00, Refrigerator-\$600.00, Dishwasher-\$200.00, 37"TV-\$275.00, Oak Kitchen set-\$200.00, Cherry Formal diningroom table-\$200.00, 2 Dell Desktop & monitors-\$300.00, Entertainment Center-\$175.00, Bedroom set Cherry-\$400.00 Location: In debtor's possession	J	\$ 5,025.00
Ę	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
	. Wearing apparel.		6 Pairs of shoes-\$150.00, 2 pair of boots-\$120.00,4 Jackets-\$130.00,3 Coats-\$325.00,1 Hat-\$20.00,7 Shirts-\$126.00,12 Blouses-\$1235.00,5 Dresses-\$150.00, 3 Skirts-\$60.00,3 Suits-\$260.00,7 Pairs slacks-\$133.00, 8 Pair of Jeans-\$144.0012 pair of shorts-\$192.00,12 T-shirts-\$120.00,7 pair of sandals-\$119.00 Location: In debtor's possession	W	\$ 2,184.00

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In re	Caselberry	Kenneth	Sr.	and	Nancy	D.	Caselberry
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Case No.	
	(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sneet)				
Type of Property	N	Description and Location of Property				Current Value of Debtor's Interest,
	n e	Husband Wife Join Community			-W -J	in Property Without Deducting any Secured Claim or Exemption
		3 Pair of shoes-\$60.00, 2 Suits-\$400.00, Pair od pants-\$158.00,8 T-Shirts-\$40.00, Location: In debtor's possession	6		H	\$ 658.00
7. Furs and jewelry.		Engagement ring & wedding band-\$2650.00, is wedding band-\$350.00 Location: In debtor's possession	His	;	J	\$ 3,000.00
Firearms and sports, photographic, and other hobby equipment.	x					
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issuer.	X					
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x					
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X					
Stock and interests in incorporated and unincorporated businesses. Itemize.	X					
14. Interests in partnerships or joint ventures. Itemize.	X					
Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts Receivable.	X					
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X					
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X					

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In re	Caselberry	Kenneth	Sr.	and	Nancy	D.	Caselberry
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Case No.	

Debtor(s)

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(,			
Type of Property	N o n		band Wife Joint unity	-W -J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual	X				
property. Give particulars.					
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Chevy Equinox-		J	\$ 7,900.00
venicies and accessories.		Location: In debtor's possession			
		2002 VOLKSWAGON-\$3600.00		J	\$ 4,600.00
		Location: In debtor's possession			
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.		TIME SHARE SUMMER BAY RESORTS Location: In debtor's possession		J	\$ 13,000.00
Page 2 of 2		Total	<u> </u>		\$ 36,667.00

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In re	Caselberry Kenneth Sr.	and Nancy D.	Caselberry	Case No.	
	Debt	or(s)		,	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	\square Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
1507 Yorkshire Ct, Joliet, IL	735 ILCS 5/12-901	\$ 22,371.49	\$ 345,000.00
Deposits of money with banks etc	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Household goods and furnishing	735 ILCS 5/12-1001(b)	\$ 5,025.00	\$ 5,025.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$ 2,184.00	\$ 2,184.00
Wearing apparel	735 ILCS 5/12-1001(a)	\$ 658.00	\$ 658.00
Furs and jewelry	735 ILCS 5/12-1001(b)	\$ 2,675.00	\$ 3,000.00
Automobiles, trucks, trailers, etc, and accessories	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 7,900.00
Automobiles, trucks, trailers, etc, and accessories	735 ILCS 5/12-1001(c)	\$ 4,600.00	\$ 4,600.00

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B6D (Official Form 6D) (12/07)

In re Caselberry Kenneth Sr. and Nancy D. Caselberry	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and I	as Incurred, Nature Description and Market Derty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7-17 Creditor # : 1 Citi Residential Lending PO Box 5926 Carol Stream IL. 60197-5926		J Mortgage	300,000.00				\$ 341,130.11	\$ 41,130.11
Account No: 7-17 Representing: Citi Residential Lending	•	SUITE 2	FRANKLIN					
Account No: xxxx Creditor # : 2 Concord Ser Grp/SUMMER BAY RES 6560 N. Scottsdale Road Suite G Paradise Valley AZ 85253-4449			are ARE SUMMER BAY RESORTS 13,000.00	-			\$ 13,203.00	\$ 203.00
1 continuation sheets attached		<u> </u>	•	of thi	otal	; (e) \$ (e)	\$ 354,333.11	\$ 41,333.11

Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) B6D (Official Form 6D) (12/07) - Cont.

In re Caselberry Kenneth Sr. and Nancy D. Caselberry	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) **Amount of Claim** Unsecured Date Claim was Incurred, Nature Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: xxxx SUMMER BAY RESORTS Representing: PO BOX 150 Concord Ser Grp/SUMMER BAY RES Scottsdale AZ 85252 Value: \$ 347,628.51 \$ 2,628.51 J Account No: 5499 Creditor # : Mortgage Country Wide Home Loans 400 Countrywide Way Simi Valley CA 93065-6298 Value: \$ 345,000.00 \$ 10,241.30 \$ 2,341.30 Account No: 3083 Creditor # : 4 Automobile Loan Wachovia Dearler Services PO Box 25341 Santa Ana CA 92799-5341 Value: \$ 7,900.00 Account No: Value: Account No: Value: Account No: Value: of 1 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 357,869.81 \$ 4,969.81 (Total of this page Holding Secured Claims Total \$ \$ 712,202.92 \$ 46,302.92 (Use only on last page)

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (12/07) 09-02550 Doc 1 Filed 01/28/09 Entered 01/28/09 15:15:41 Desc Main Document Page 22 of 49

In re Caselberry Kenneth	r. and Nancy D	. Caselberry	. Case No.
	B 1 (/)		, <u> </u>

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)

box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

drug, or another substance. 11 U.S.C. § 507(a)(10).

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B6F (Official Form 6F) (12/07)

In re_	Caselberry	Kenneth	Sr.	and	Nancy	D.	Caselberry	,	Case N	0.		
			De	ebtor	(s)						(if knowr	1)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)		W\ JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justine Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3022 Creditor # : 1 Bank of America PO Box 17309 Baltimore MD 21297-1309		H	Credit Card Purchases				\$ 3,848.48
Account No: 7507 Creditor # : 2 Bank of America PO Box 17309 Baltimore MD 21297-1309		J	Credit Card Purchases				\$ 4,501.26
Account No: 7-65 Creditor # : 3 Bank of America PO Box 15019 Wilmington DE 19886-5019		H	Credit Card Purchases				\$ 2,891.72
Account No: 2-36 Creditor # : 4 Beta Finance Company PO Box 660232 Indianapolis IN 46266-0232		H	Shopping club				\$ 3,332.50
2 continuation sheets attached	<u>l</u>			Subt	ota Fota	·	\$ 14,573.96

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Caselberry	Kenneth :	Sr.	and	Nancy	D.	Caselberry	
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Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1860 Creditor # : 5 Cit BANK/DFS 12234 N I H BLDG B Austin TX 78753-1705		J	Credit Card Purchases				\$ 2,685.00
Account No: 3314 Creditor # : 6 Citi Cards PO Box 688907 Des Moines IA 50368-8907	<u> </u>	W	Credit Card Purchases				\$ 2,107.86
Account No: -442 Creditor # : 7 Dell Preferred Account Payment Processing Center PO Box 6403 Carol Stream IL. 60197-6403		H	Credit Card Purchases				\$ 2,502.96
Account No: 0559 Creditor # : 8 GE Money Bank PO Box 960061 Orlando FL 32896-0061		W	Credit Card Purchases				\$ 1,121.00
Account No: 1204 Creditor # : 9 GE Money Bank PO Box 960061 Orlando FL 32896-0061		W	Credit Card Purchases				\$ 1,736.93
Account No: -807 Creditor # : 10 HFC PO Box 17574 Baltimore MD 21297-1574		W	Signature Loan				\$ 15,574.00
Sheet No. 1 of 2 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities		Tot	al \$	\$ 25,727.75

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B6F (Official Form 6F) (12/07) - Cont.

In re	Caselberry	Kenneth	Sr.	and	Nancy	D.	Caselberry
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Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W'	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent		Unliquidated	Disputed	Amount of Claim
Account No: 58-1 Creditor # : 11 SallieMae PO Box 9500 Wilkes Barre PA 18773-9500		W	Student Loan					\$ 1,000.00
Account No: 3673 Creditor # : 12 Sears Credit Cards PO Box 183081 Columbus OH 43218-3081		Н	Credit Card Purchases					\$ 6,059.02
Account No: 3970 Creditor # : 13 University of Chicago Hospital 1122 Paysphere Circle Chicago IL 60674		H	Medical Bills					\$ 383.00
Account No: 5077 Creditor # : 14 University of Chicago Hospital 1122 Paysphere Circle Chicago IL 60674		H	Medical Bills					\$ 50.00
Account No: 0093 Creditor # : 15 University of Chicago Hospital 1122 Paysphere Circle Chicago IL 60674		H	Medical Bills					\$ 385.00
Account No: 3271 Creditor # : 16 Washington Mutual Card Service PO Box 660487 Dallas TX 75266-0487		H	Credit Card Purchases					\$ 5,417.73
Sheet No. 2 of 2 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	hedule of (Use only on last page of the completed Schedule F. Report also on Surn and, if applicable, on the Statistical Summary of Certain Liabilities		To Sch	ota nedu	I \$	\$ 13,294.75 \$ 53,596.46

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In re	Caselberry	Kenneth Sr	. and Nancy D.	Caselberry	/ Debtor	Case No.	
							(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	Caselberry	Kenneth	Sr.	and Nancy D.	Caselberry	/ Debtor	Case No.	
						_		(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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nre Caselberry Kenneth Sr. and Nancy D. Caselberry	, Case No	
Debtor(s)		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):				
Married	Daughter	` '			
	Daughter		year		
	Son		13		
			year		
			8		
			years		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Account Management	Product	Coordinator	•	
Name of Employer	Com-Ed	Akzo Nob	el Polymer	Chemical	1
How Long Employed	8 1/2 years	7 Years			
Address of Employer	1 N. 423 Swift Road	525 W. V	an Buren St	reet	
	Lombard IL. 60148	Chicago	IL. 60607		
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	DE	BTOR		POUSE
	alary, and commissions (Prorate if not paid monthly)	\$	5,904.73		5,025.00
2. Estimate monthly overting	ne	\$	0.00		0.00
3. SUBTOTAL	STIONO	\$	5,904.73	\$	5,025.00
 LESS PAYROLL DEDUCE a. Payroll taxes and so 		\$	1,121.92	\$	550.22
b. Insurance	our socurity	\$ \$ \$ \$ \$ \$ \$ \$	796.34		356.78
c. Union dues		\$	1.80	*	11.48
	401K Basic 401K Loan 1	\$ ¢	0.00 0.00	\$ \$	301.50 100.52
	401K Loan 1	\$	0.00	\$	35.08
5. SUBTOTAL OF PAYRO		\$	1,920.06	\$	1,355.58
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,984.67	\$	3,669.42
7. Regular income from op	eration of business or profession or farm (attach detailed statement)	\$	0.00		0.00
8. Income from real proper	ty	\$	0.00		0.00
9. Interest and dividends	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$	0.00 0.00	7	0.00 0.00
of dependents listed above		Ψ	0.00	Ψ	0.00
11. Social security or gover	rnment assistance	_		_	
(Specify):		\$ \$	0.00 0.00		0.00
12. Pension or retirement i13. Other monthly income	псоте	Φ	0.00	Φ	0.00
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00
	INCOME (Add amounts shown on lines 6 and 14)	\$	3,984.67		3,669.42
	MONTHLY INCOME: (Combine column totals		\$	7,654.0	9
	only one debtor repeat total reported on line 15)		<u> </u>	.,	-

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Caselberry Kenneth Sr. and Nancy D. Caselberry	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	3,276.00
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes 🛛 No 🗌		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	90.00
c.Telephone d.Other Cable & Internet	\$	200.00
	\$	169.00
Other Association Fees	\$	16.50
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	450.00
5. Clothing	\$	104.17
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	310.00
8. Transportation (not including car payments)	\$	515.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	159.00
c. Health	. \$	0.00
d. Auto	\$	155.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	0.00
a. Auto	\$	215.00
b. Other: Child Care	\$	300.00
c. Other: ADT Security	\$	35.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: RENTAL HOME MORTGAGE	\$	2,837.00
Other: TIME SHARE	\$	250.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	9,581.67
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	*	<u> </u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
10. Seconds any more accordance in experience reaccondary and operation to eccent within the year renorming the iming of the december.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	7,654.09
b. Average monthly expenses from Line 18 above	\$	9,581.67
c. Monthly net income (a. minus b.)	\$	(1,927.58)
		_

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Caselberry Kenneth Sr. and Nancy D. Caselberry	Case No. Chapter	
/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 645,000.00		
B-Personal Property	Yes	3	\$ 36,667.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 712,202.92	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 57,580.46	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 7,654.09
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 9,581.67
ТОТ	AL	15	\$ 681,667.00	\$ 769,783.38	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Caselberry</i>	Kenneth Sr.	and Nancy D.	Caselberry	Case No. Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 1,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,654.09
Average Expenses (from Schedule J, Line 18)	\$ 9,581.67
Current Monthly Income (from Form 22A Line 12: OR, Form 22B Line 11: OR, Form 22C Line 20)	\$ 10,611.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 46,302.92
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 53,596.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 99,899.38

In re Caselberry Kenneth Sr. and Nancy D.	Caselberry	Case No.	
Debtor		_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury the to the best of my knowledg	nat I have read the foregoing summary and schedules, consisting of
Date:	1/28/2009	Signature /s/ Caselberry Kenneth Sr. Caselberry Kenneth Sr.
Date:	1/28/2009	Signature /s/ Nancy D. Caselberry Nancy D. Caselberry
		[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 33 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re: Caselberry Kenneth Sr.

Case No.

and Nancy D. Caselberry aka NANCY D. TOPPS CASELLBERRY

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time

activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Employment Year to date:2008-\$59,650.02-Her **Employment** Year to **Employment** date:2008-\$66,051.24-Him **Employment**

Last Year: 2008-\$136,474 Year before: 2007-\$117,529

2. Income other than from employment or operation of business

None \bowtie

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Creditor:Wachovia Dealer Service	1-1-09	\$212.65	\$9603.35
Address:PO Box 25341, Santa Ana,	11-1-08	<i>\$212.65</i>	
CA., 92799-5341	12-1-08	\$212.65	
Creditor:Countrywide Home Loans	1-1-0911-1	\$2982.96	<i>\$348,267.83</i>
Address: PO Box 650070, Dallas, TX	-08	\$2982.96	
75265-0070	12-1-08	\$2982.96	

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

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a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

US National Asso, as Trustee od Citigroup Mortgage Loan Trust Inc.

Foreclosure

Circuit Court of Cook County, Illinois Department, Channcery Division Pending

Kenneth Caselberry,

Nancy D. Caselberry

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR

DESCRIPTION AND VALUE OF PROPERTY

Payee: CHARLES A. JOHNSON Date of Pa

Date of Payment:12-15-08 \$1,204.00

Address: 684 W. BOUGHTON, Suite 203 Payor: Caselberry Kenneth Sr.

, ,

BOLINGBROOK, IL 60440

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor: BOTH Name(s): KENNETH CASELLBERY 9-1996 TO
Address: 117 SAWYER, LAGRANGE, IL and NANCY CASELLBERRY 8-2007

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these

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substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including but not limited to disposal sites

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	01/28/2009	Signature _	/s/ Caselberry Kenneth Sr.
		of Debtor	
	01 /00 /0000	Signature	/s/ Nancy D. Caselberry
Date	01/28/2009	of Joint Deb	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	2,1012111121	V101011	
In re Caselberry Kenneth Sr. and Nancy D. Caselbe			Case No. Chapter 7
		/ Debtor	
CHAPTER 7 INDIVIDUAL DI Part A - Debts Secured by property of the estate additional pages if necessary.)			
Property No. 1			
Creditor's Name :	Descri	be Property Securion None	ng Debt :
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one) Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed		(for ex	xample, avoid lien using 11 U.S.C § 522 (f)).
Part B - Personal property subject to unexpired leases if necessary.) Property No. 1	. (All three columns of Part B mus	t be completed for each un	expired lease. Attach additional pages
Lessor's Name:	Describe Leased Pro	perty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the above personal property subject to an unexpired lead	ase.	o any property of my esta	ate securing a debt and/or
Date: 01/28/2009	Debtor: /s/ Caselbers	у кеппетп Бг.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Caselberry Kenneth Sr. and Nancy	D. Caselberry	Case No. Chapter 7		
		_/ Debtor		
Part A - Debts Secured by property of the estate. (Part A additional pages if necessary.)	TEMENT OF INTENTION must be completed for EACH debt whi			
Property No. 2				
Creditor's Name :	Describe Proper	ty Securing Debt :		
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed as exem		(for example, avoid lie	en using 11 U.S.C § 522 (f)).	
Part B - Personal property subject to unexpired leases. (All thre if necessary.) Property No. 2	ee columns of Part B must be complete	d for each unexpired lease. A	uttach additional pages	
Lessor's Name: De	escribe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	
			☐ Yes	
I declare under penalty of perjury that the above indice personal property subject to an unexpired lease. Date: 01/28/2009 Debto	Signature of Debtor(s) cates my intention as to any propert or: /s/ Nancy D. Caselbe		debt and/or	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre Caselberry Kenneth Sr. and Nancy D. Casell	berry Case No. Chapter 7
	/ Debtor
	OF INTENTION - JOINT DEBTS leted for EACH debt which is secured by property of the estate. Attach
additional pages if necessary.)	leted for EACH dept which is secured by property of the estate. Attach
Property No. 3	
Creditor's Name :	Describe Property Securing Debt :
Concord Ser Grp/SUMMER BAY RES	TIME SHARE SUMMER BAY RESORTS
6560 N. Scottsdale Road	
Suite G	
Papardiveler Vandokege) AZ 85253-4449	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one):	

☐ Claimed as exempt

Not claimed as exempt

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CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Property No. 4	
Creditor's Name :	Describe Property Securing Debt :
Citi Residential Lending	115 SAWYER, LAGRANGE, IL
PO Box 5926	
Carol Stream IL. 60197-5926	
Property will be (check one):	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one):	
☐ Claimed as exempt ☐ Not claimed as exempt	
Property No. 5	
Creditor's Name :	Describe Property Securing Debt :
Country Wide Home Loans	1507 Yorkshire Ct, Joliet, IL
400 Countrywide Way	
Simi Valley CA 93065-6298	
Property will be (check one):	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one):	
☐ Not claimed as exempt	

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CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Property No. 6			
Creditor's Name :		Describe Property Securit	ng Debt :
Wachovia Dearler S	ervices	Automobiles, trucks	, trailers, etc, and
PO Box 25341		accessories	
Santa Ana CA 9279	9-5341		
Property will be (check one):			
Surrendered	Retained		
If retaining the property, I intend	to (check at least one) :		
Redeem the property			
Reaffirm the debt			
Other. Explain		(for ex	ample, avoid lien using 11 U.S.C § 522 (f)).
Part B - Personal property subjif necessary.) Property No. 3	Not claimed as exempt ect to unexpired leases. (All three columns	of Part B must be completed for each und	expired lease. Attach additional pages
Lessor's Name:	Describe	Leased Property:	Lease will be assumed
200001 0 11411101	Describe 1	Louised Froperty.	pursuant to 11 U.S.C. § 365(p)(2):
			☐ Yes No
	Signa of perjury that the above indicates my i ct to an unexpired lease.	nture of Debtor(s) intention as to any property of my esta	ite securing a debt and/or
Date: 01/28/2009	Debtor: <u>/s/ (</u>	Caselberry Kenneth Sr.	
Date: 01/28/2009	Joint Debtor: /	s/ Nancy D. Caselberry	

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Form B 21 Official Form 2 (12/03)

FORM 21. STATEMENT OF SOCIAL SECURITY NUMBER

UNITED STATES BANKRUPTCY COURTDISTRICT OF					
In re		`)		
	Debtor	, ,))) Case No		
Address		, ,)))		
)) Chapter		
Employer's Tax Identificat Last four digits of Social S	ion (EIN) No(s).	[if any]:)))		
	MENT OF SOCIAL		NUMBER(S)		
1. Name of Debtor (enter) (Check the appropriate box	Last, First, Middle x and, if applicable	e): le, provide the re	equired information.)		
Debtor has a So	ocial Security Nu	mber and it is: _			
Debtor does no	ot have a Social Se	ecurity Number.			
2. Name of Joint Debtor (c) (Check the appropriate box			equired information)		
Joint Debtor ha	as a Social Securit	y Number and it	t is:		
	es not have a Soc	J			
I declare under penalty of p			and correct.		
XSignature or	f Debtor]	Date		
XSignature or	f Debtor		Date		

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

^{*}Joint debtors must provide information for both spouses.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:)	Chapter Bankruptcy Case No.	
	Debtor	(s))		
			r Co	NG ELECTRONIC FILING orporate Representative ng over the Internet	;
PART A.		CLARATION OF PETITIONER completed in all cases.		Date:	-
given m filed pet I(we) co States B petition.	y (our)att ition, stat insent to r ankruptcy I(we) ur	and ate officer, partner, or member, hereby de orney, including correct social security mements, schedules, and if applicable, appny(our) attorney sending the petition, starty Court. I(we) understand that this DECL derstand that failure to file this DECLAR 07(a) and 105.	umb olica teme LAR	er(s) and the information provided tion to pay filing fee in installment ents, schedules, and this DECLARA ATION must be filed with the Cler	in the electronically s, is true and correct. ATION to the United k in addition to the
B.		checked and applicable only if the re primarily consumer debts and w	-	•	
		I(we) am(are) aware that I(we) may proc Code; I(we) understand the relief available chapter 7; and I(we) request relief in acc	ole t	inder each such chapter; I(we) choo	
C.		checked and applicable only if the y entity.	pet	ition is a corporation, partner	ship, or limited
		I declare under penalty of perjury that the that I have been authorized to file this per accordance with the chapter specified in	etitic	on on behalf of the debtor. The deb	
	Signature			Signature:(Joint I	
		(Debtor or Corporate Officer, Partner or	Me	mber) (Joint Γ	Debtor)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Caselberry Kenneth Sr.
and
Nancy D. Caselberry
aka NANCY D. TOPPS CASELLBERRY

None

Case No.
Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	deb to b	irsuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the abtor(s) and that compensation paid to me within one year before the filing of the petition in bankrupte paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation nection with the bankruptcy case is as follows:	otcy, or agreed
	For	r legal services, I have agreed to accept	1,201.00
		ior to the filing of this statement I have received	
		 llance Due\$	
2.		e source of the compensation paid to me was: Debtor	
3.		e source of compensation to be paid to me is: Debtor	
4.		I have not agreed to share the above-disclosed compensation with any other person unless they a associates of my law firm.	re members and
		I have agreed to share the above-disclosed compensation with a person or persons who are not associates of my law firm. A copy of the agreement, together with a list of the names of the peoper compensation, is attached.	
5.		return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bank cluding:	cruptcy case,
		Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whe tition in bankruptcy;	ther to file a
	b.	Preparation and filing of any petition, schedules, statement of affairs and plan which may be requ	ıired;
		Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjou ereof;	rned hearing
	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;	
	e.	[Other provisions as needed].	

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6.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:
	None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

01/28/2009

Date

/s/ CHARLES A. JOHNSON

Signature of Attorney

CHARLES A. JOHNSON, P.C.

Name of Law Firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by \$ 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	preparer is not an i number of the office	nber (If the bankruptcy petiti ndividual, state the Social Se er, principal, responsible per	curity son, or
X	partner of the bank by 11 U.S.C. § 110	ruptcy petition preparer.) (R)	equired
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
•	cate of the Debtor		
I (We), the debtor(s), affirm that I (we) have received	and read this notice.		
Printed Name(s) of Debtor(s)	XSignature of Debtor	Date	
Case No. (if known)	XSignature of Joint Debtor (it		